



Avemco Insurance Company

Insurance, Incentives, and **SAFETY**



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A subsidiary of HCC Insurance Holdings, Inc.



National Transportation
Safety Board

Safety—Its Own Reward?

- Financial incentives for safety
 - Should be powerful, right?



Stuff Happens – Who is at fault?



Another Possible Factor

- The “overselling” of C.A.
 - Your personal



Potential Signs

- Common themes:
 - Argumentative
 - Pushing the limits
 - Last-minute payments
 - Big aircraft “jumps”



Something to Consider

- “Behavior detection”
 - As a positive—not a negative
 - Targeting for special incentives?



Avemco's Approach

- We're in the safety business
- Premium credits for training
 - Small but “real” gain



Bottom Line

- Plenty of room, incentive to improve
 - We can help explore solutions





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Thank you



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